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Examiner John M. Winter U.S. Patent & Trademark Office	703-305-7687	703-305-3971

FROM: Howard I. Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/800,461, Response/Amendment to August 9, 2004 Office
Action

MESSAGE:

Please see attached.

Please confirm receipt of attached by return facsimile. Thank you.

ORIGINAL DOCUMENT:	Will not be sent	NUMBER OF PAGES (Including Cover):	13 T/S
CONFIRMATION NO.:		CLIENT MATTER NO.:	40655.0700
PLEASE RETURN TO:	Julie Eslick at 16107 PERSONAL FAX:	No	
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Date: 8/12/2004By: Julie A. Eshel**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s):	Breck, et al.	Docket No.:	40655.0700
Serial No.:	09/800,461	Examiner:	Winter, John M.
Filed:	March 7, 2001	Group Art Unit:	3621
Title:	SYSTEM FOR FACILITATING A TRANSACTION	Confirmation No.:	3738

AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed on August 9, 2004, of which this response is filed within the three month shortened statutory period for response, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.